

What is claimed is:

--1. A card, comprising:

a card body; and

5 a machine readable portion on or within the card body for
storing information associated with at least one line of credit
and at least one loan.

--2. The card as set forth in claim 1, wherein the machine
readable portion is a magnetic strip.

--3. The card as set forth in claim 1, wherein the at least
one line of credit is a home equity line of credit.

--4. The card as set forth in claim 1, wherein the at least
one loan is a home equity loan.

--5. The card as set forth in claim 1, wherein one of the
at least one line of credit is secured and another of the at
least one line of credit is unsecured.

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--6. The card as set forth in claim 1, wherein the at least
one loan is secured.

--7. The card as set forth in claim 1, wherein the at least one line of credit includes an outstanding balance subject to a variable interest rate or a fixed interest rate.

5 --8. The card as set forth in claim 1, wherein the at least one loan is a fixed term loan having a variable interest rate or a fixed interest rate.

--9. A system for determining a payment of an account, comprising:

a memory unit for storing payment information for a line of credit and a loan, the line of credit and the loan associated with the account; and

15 a lender computer for determining the payment based on at least the payment information for the line of credit and the loan, wherein

the payment requested to be paid includes both a payment for the line of credit and a payment for the loan.

20 --10. The system as set forth in claim 9, wherein the line of credit is secured or unsecured.

--11. The system as set forth in claim 9, wherein
the line of credit is a home equity line of credit.

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--12. The system as set forth in claim 9, wherein
the loan is secured.

--13. The system as set forth in claim 12, wherein
the loan is a home equity loan.

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--14. The system as set forth in claim 9, wherein
the account is a credit card account, a debit card account
or a smart card account.

--15. The method as set forth in claim 9, wherein
the payment is determined monthly.

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--16. A credit card, comprising:
a card body; and
a magnetic strip on one side of the card body for storing

information associated with at least one home equity line of
credit and at least one home equity loan, wherein

the at least one home equity line of credit is secured or unsecured and

the at least one home equity loan is secured.

5 --17. A method for requesting a single payment for an account, comprising:

issuing a loan;

determining loan payment information for the loan according to a loan payment term and an interest rate;

issuing a line of credit;

determining line of credit payment information for the line of credit according to an outstanding balance and an interest rate;

storing the loan payment information and the line of credit payment information associated with the account;

determining the single payment from the loan payment information and the line of credit payment information; and requesting the single payment due on the account.

20 --18. The method as set forth in claim 17, wherein the line of credit is secured or unsecured.

--19. The method as set forth in claim 17, wherein the line of credit is a home equity line of credit.

--20. The method as set forth in claim 17, wherein the loan is secured.

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--21. The method as set forth in claim 20, wherein the loan is a home equity loan.

--22. The method as set forth in claim 17, wherein the interest rate associated with the line of credit is a fixed interest rate.

--23. The method as set forth in claim 17, wherein the interest rate associated with the line of credit is a variable interest rate.

--24. The method as set forth in claim 17, wherein
the interest rate for the loan is a fixed interest rate.

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--25. The method as set forth in claim 17, wherein
the interest rate for the loan is a variable interest rate.

--26. The method as set forth in claim 17, wherein
the account is a credit card account, a debit card account
or a smart card account.

5 --27. The method as set forth in claim 17, wherein
the single payment is determined monthly.